

A black and white collage of various summer scenes, including people swimming, sunbathing, and playing. In the center, two young women stand under a large, dark, striped umbrella. The word "BRIDGE" is printed in large, bold, white letters across the bottom of the collage.

J U L Y , 1 9 3 8

# The BRIDGE

Vol. 3

JULY

No. 5

ROY F. BERGENGREN, *Editor*

## In This Issue

There has been much good comment on previous articles concerning the Grand Canyon region by H. G. Franse so we have him back with us this month telling of one of the lost nooks in that area. Jimmie Dacus writes of the most interesting experiment in low cost housing being carried on by the government in Greenbelt, Maryland, and we follow with a little different arrangement than usual.

Better Homes for your Budget offers another little house for your inspection, while John Dubb, our old friend shopping again, goes in search of his work clothes. Lorean Wiltrout contributes another of her interesting articles, this time on the subject of making a will. James W. Brown, whose writing has proved so valuable to us, has undertaken to write the Heart of the Credit Union each month, and starts off by telling us that the credit union is a tough baby.

The story of the remarkable growth of the People's Credit Union, the Federal Section, CUNA Cubs, and Tom Doig's well-known column complete the material for this month.

## Next Month

All the way from the West Coast, Dolores Leavens took a trip to Mexico, and she will give us all the dope on what to do before the trip and a few of the fascinating things to be seen.

Many times the question has been raised as to how the Credit Union National Extension Bureau came to be organized and what brought Mr. Filene and Mr. Bergengren together. The question will be answered in August in an article by the Managing Director called "A Credit Union Partnership is Formed." John Dubb will buy Jewelry and James W. Brown will Discuss "Our Greatest Objective."

We have carried several articles on Group Medicine, most of them favorable. There are two sides to every question, so in August Dr. L. H. O. Stobbe will pre-

## C O N T E N T S

LAND OF THE BLUE GREEN WATER . . .	H. G. Franse . . .	4
GREENBELT, THE MODEL COMMUNITY . . .	James A. Dacus . . .	6
BETTER HOMES FOR YOUR BUDGET . . . . .		8
PHOTO FORUM . . . . .	E. M. Jordan . . .	10
FIT TO WORK . . . . .	John Dubb . . .	12
DOLLARS AND SENSE . . . . .	Lorean Wiltrout . .	14
HEART OF THE CREDIT UNION . . . . .	James W. Brown . .	15
THE PEOPLE'S CREDIT UNION . . . . .		16
FEDERAL SECTION . . . . .	Otto Wilson . . .	18
CUNA CUBS . . . . .	Ursa Major . . .	20
WHAT ABOUT IT . . . . .	Thomas W. Doig . .	22

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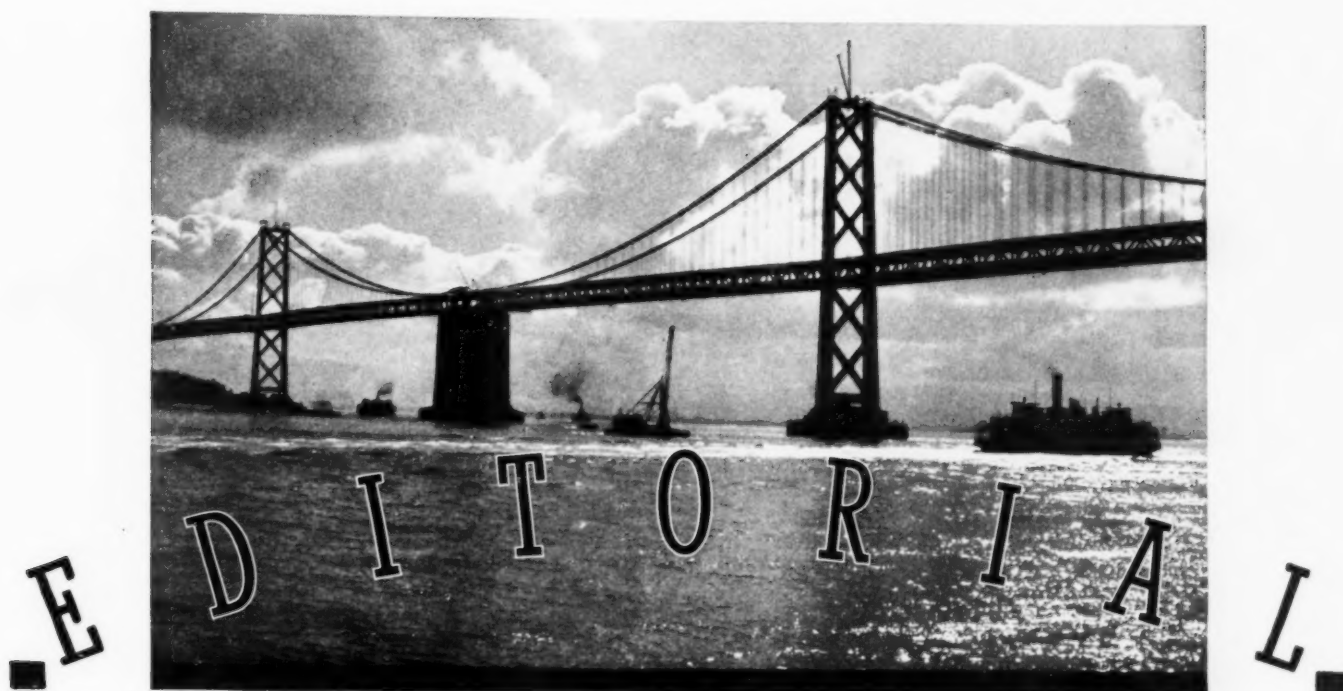
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sent his argument against this policy of distribution. A story of a rapid organization program in Chicago will complete the issue.

All subscriptions received before the fifth of the month start automatically with the issue of the current month; all those received after the fifth of the month start with the following month. We find that we have a large number of address changes. To insure prompt delivery of The BRIDGE, when you change your residence, please send in a post card with your former address as well as your new address. When sending in a single subscription or a group of subscriptions, The BRIDGE would appreciate it if you would mark any renewal subscription conspicuously with the word 'Renewal'.



I HAVE JUST been attending a Commencement at which, with all proper ceremonial, fifteen hundred young men and women were cut adrift on the turbulent seas of life! And the key note of the baccalaureate was "Despair." No "welcome on the mat" on the threshold of the world for these poor young folks! It occurs to me that among our hundred and fifteen thousand BRIDGE readers there are many fathers and mothers who, like myself, are wondering just what Mary and John are going to do with their diplomas.

To Youth—first, my hearty congratulations! Believe it or not, Mr. and Miss Ripley, you enter potentially a Golden Age. Why a "golden age?" Because you live on the segment of the earth's crust which is the modern Garden of Eden and, like Adam and Eve, there you may dwell as long as you are worthy so to do. Your country can feed the world and at the moment is the promise of bulging crops when Europe is confronted with the possibly blessed certainty of being obliged to stop buying munitions and to start buying food. We have the natural resources—in your America—to produce national wealth hitherto beyond the dreams of man. And we are an ingenious people, a mixture of all races. We know how to make things and *we are going to prove before too long that we also have brains enough to work out a system of distribution which will enable us to consume what we produce.* When that happens there will be no smokeless chimneys! And, above all, we are a free people; and yet there are imperfections in our democracy which constitute another splendid challenge to youth. The very fact that so recently hundreds of thousands of young men and women were graduating from thousands of schools is a tribute to our dedication to the principle of universal education and, by the same token, another ringing challenge to Youth—that the educational process may be improved and perfected to better serve a democracy. A great land! A free land! A challenging land! A democratically controlled land! With vast problems looming up and challenging solution. And here we are—standing on the threshold—diploma in hand—ready—for what? *For the life you will make!*

As to the making of it—I have but two suggestions. First—have definitely in mind that you are *not* educated. Seek—by every method open to you (and the ways of knowledge are without number) to understand what makes the world go round; you can't fix a watch if you don't know how it is made. If your city is badly governed try to find out why and then to realize that *you are the city* and that it is your responsibility

to have it governed better. The mind is a garden; leave it alone and it will become overrun with weeds; cultivate it and beauty will grow therein and new and beautiful vistas will open unto you. The best educated man I know was obliged to leave school in the early grades; *he is his own school master.* In the process of seeking knowledge—*be ingenious.* Find out what you want to do and get better and better prepared to do it. Your life work must be a joy and the day after tomorrow of a job is the important consideration; today is only important as it prepares you for the more productive tomorrow.

*And remember that the objective of the good life is not profit—it is service.* Now about jobs. There are two kinds of jobs—the immediate bread and butter job and the career. Many a graduate wants to jump immediately into a career and fails to realize that there are some preliminary heats to be run first. In hunting the bread and butter job—don't high-hat any honest work. Better the employed college graduate on the business end of a lawn mower who is trying to prove that he is the best mower of lawns in town than the idle PHD who can't understand why the world doesn't come running to him with a thousand jobs.

For the fun of it—to keep busy right away—write us a letter and let us help you organize a credit union. There's one handy to your address and our address is Raiffeisen House, Madison, Wisconsin. This effort will teach you a whole lot of things; the credit union will bring you into contact with a lot of problems you never met in school! You won't make any money out of it but you will score one with St. Peter in his big book wherein he keeps your mortal grades so that he can tell what to do with you when you are ready to graduate—up or down! It will help you orient yourself to adult life.

Above all, fellow Youth, don't sell America short! We shall come out of this tailspin. There will be new industries, calling for Youth. There will be a better system of medical distribution and when all the people have all the medical care they need there won't be enough doctors to go round. There will be new bridges to build. Aviation is in its infancy. Television is coming. Some day we shall rehouse America, a gigantic job calling for limitless labor. Better educational systems—adult education for example—will call for more and better qualified teachers. Business will reorganize on some basis to balance production with increasing mass consumption. Get ready—Youth—for the great, the challenging tomorrow. Keep the old chin up, and God speed you on to victory!





One small pebble on a very large beach, Havasupai Canyon, home of the diminishing tribe of the Supai Indians, lies hidden in the vast wastes of the Grand Canyon



BY H. G. FRANSE



If you're one of those homo sapiens with a yen for out-of-the-way places, there is a place under the sun that hasn't yet been curried and combed by the multitude of variety hunters swarming over the earth—Marco Polos seeking new lands!

Although this fascinating spot actually lies within the boundaries of Grand Canyon National Park, it's doubtful if more than a baker's dozen of the nearly 300,000 tourists who visited Grand Canyon last season found their way to the little-publicized nook called Havasupai Canyon. It's merely a notch in the rim of Grand Canyon, but in it is located the only Indian reservation within a national park, and a little-known tribe of Indians that has all but perished.

As the crow flies, the distance from Grand Canyon village to Havasupai is thirty miles. Not being a crow, you'll have to follow the auto road to Hilltop and tack five miles on to the crow's mileage, with still eleven miles to hoof down the trail from the end of the road.

The trail lands you on the floor of Havasupai Canyon. Or is it Havasu Canyon? Or is it Cataract Canyon? Error or corruption has cast a doubt on the true identity of this little garden spot

that has given sanctuary for unknown centuries to a once powerful tribe of Indians. Havasupai is probably the correct name. In the Yuman Indian language, Havasu means "blue-green water," and Pai means "people." So if you don't stutter, say the two words as one and you have Havasupai—"People of the blue-green water." Once again corruption crept in and lopped off the Hava, thereby dubbing the tribe Supais.

Perhaps you'd like to try your hand at speaking an Indian language. That shouldn't be hard. A combination of 135 syllables constitutes the Yuman language used by the Supais. For your first lesson you might as well start on the chorus of the well-known religious hymn, "There'll be No Dark Valley." Try it. It goes like this:

Baya ba tigavaikwi,  
Baya ba tigavaikwi,  
Gaki yapa taopa hikyumuu,  
Jesus inyivame e.

• Upper Left—This Supai man had a session in the sweat pit and is just emerging through the door. He will top it off with a stretch in the sun—sans clothes, of course

• Only a smattering of imagination is needed to visualize the beauty of blue-tinted water surging over a bluff higher than Niagara Falls

The history of this interesting tribe is sketchy and obscure. About the time the American colonies were thumbing their noses at King George in 1776, Padre Francisco Garcés, a Spanish missionary, was poking around on the south rim of Grand Canyon, and stumbled onto Havasupai Canyon. He followed the trail down to the village some 2500 feet below the rim. At that time the Supais were a friendly lot, and friendly they have remained. Their proudest boast is that they have never killed a white man.

It is believed that the Supais were once a great tribe of hunters that roamed the Coconino plateau south of Grand Canyon. They were a peace-loving people, and, when harassed by their rough-



neck neighbors, gradually withdrew into the canyon and there they stayed.

The reservation allotted to their use comprises some 28,400 acres, but they actually occupy only 500 acres on the floor of the canyon, where they have an efficient irrigating system and cultivate intensively a wide variety of products.

History records that a John D. Lee, involved in the Mountain Meadow massacre, and for whom the Colorado river crossing "Lee's Ferry" was named, spent a lot of time dodging government agents intent on his capture. A part of the time he used Havasupai Canyon as a hide-out, during which time he introduced peach trees to the canyon, as well as a great many vegetables, and taught the Indians how to grow them. While it is recorded that he eventually was caught and involuntarily gave up his ghost, he did a great deal for the Supais and his work endures. Some of the finest peaches in the world are grown in Havasupai Canyon, thanks to the good in one reputedly bad man.

Living in such restricted quarters, the tribe gradually diminished until now there are fewer than 200 members left. However, they appear to be holding their own, for their number has remained about the same during the past five years. They are fine physical specimens and make good workmen when properly supervised. Many of them are employed by the National Park Service, and have a small camp established on the out-



• Big Jim Gwetva, the Supai sub-Chief. He's the Supai greeter—a sort of one man Chamber of Commerce

skirts of Grand Canyon village. The women are excellent basket weavers and produce some of the best.

Few Arizona Indians can sport a beard. That is not true of the Supais who have quite a sprinkling of whiskers. Take Big Jim Gwetva, for instance. When you translate his Indian name Gwetva,

you get "whiskers." But don't try to sell razors to the Supais! When a Supai needs a shave, he gets himself a pair of pliers and attacks the job, whisker by whisker, pulling them out by the roots. If you ever tangled a clipper shaver in a week-old crop of whiskers, you have a rough idea of an Indian shaving. That, probably, is what "Lo the poor Indian," means.

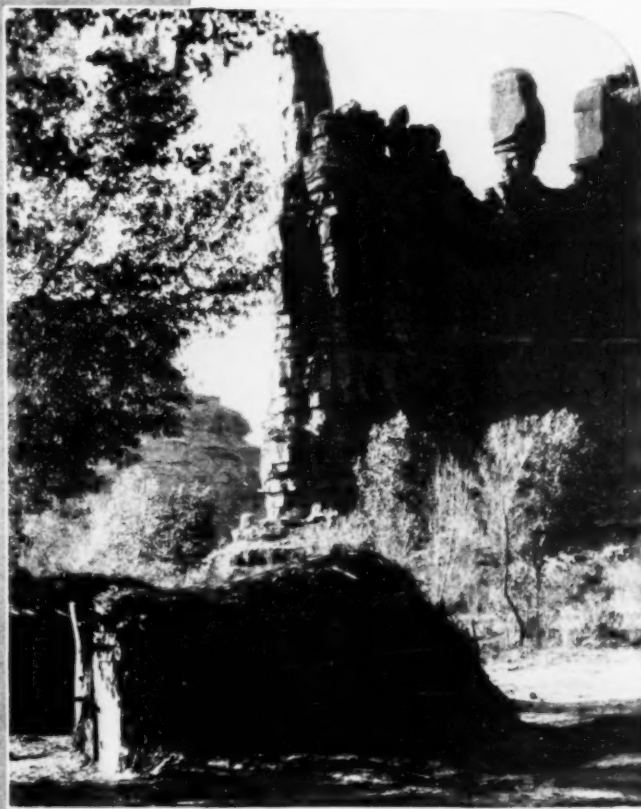
Water for irrigation is taken from Havasu creek that literally gushes out of the floor of the canyon. The water of the creek is blue—about the color of that in which your mother dunks your Sunday shirt. Saturation with carbonate of lime is responsible for the blue tinge. Hence the name "Land of blue-green water."

Two and a half miles from where the stream bursts out of the floor of the canyon, it hurtles over the first of a series of four waterfalls—Navajo, Havasu, Mooney and Beaver. Hence the name "Cataract Canyon." Only a smattering of imagination is needed to visualize the beauty of this blue-tinted water, bathed in sunlight, as it surges over a precipice higher than Niagara Falls. Lime precipitated from the water as it flows over the falls has deposited a series of extraordinary travertine curtains down the face of the bluffs. The curtains are readily identified in the accompanying illustration. After passing the falls, the creek joins the silt-laden, forbidding waters of

(Continued on page 28)



• On the floor of the Havasupai Canyon, one of the most picturesque spots to be found, a Supai woman has gleaned a basket of corn



• Wigglee and Wiggl-I guard the canyon's entrance. A typical Supai hut in the foreground

# GREENBELT

## *The Model Community*

by JAMES A. DACUS



• This picture shows the general type of architecture used in Greenbelt as well as the manner in which the houses are arranged

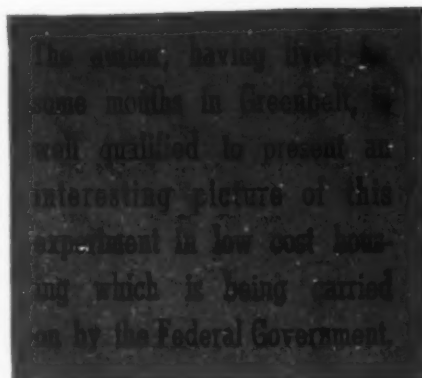
**T**WELVE MILES out from Washington, D. C., just off the Baltimore highway, the Federal government bought about 10,000 acres of undeveloped land and has spent more than \$14,000,000 in building "the town of the Future"—Greenbelt, Maryland. The project is more than a housing development; it is a complete suburban town and is America's outstanding example of town planning. The purpose of this project was to put relief labor to work, to demonstrate that adequate, safe and attractive housing accommodations can be constructed for low-income families, and to serve as a yard stick for prospective builders and renters of residential property.

On the first of June, 1938 there were 625 families living in Greenbelt, with 260 more scheduled to move in within the next two or three months, making a total of 885. These families have been selected by the government from eligible families living in Washington and vicinity who have made application to live in this model town. To be eligible, the family income (of a family of 6) may not exceed \$2,200 and graduated downward according to number in the family. About two-thirds of the heads of families are government employees, the others being employed in department stores, public utilities, newspapers, and other Washington businesses.

Greenbelt gets its name from the fact that the houses, school, and business center are located in the middle of the tract with a belt of green encircling the town. Part of this protective area has been set aside for parks and playgrounds and other sections have been allotted to residents for gardens.



• Greenbelt from the air. The town is located in the country and yet is just a short distance from the nation's capital



The houses in Greenbelt are multiple dwelling units of from two to eight houses each. There are several apartment houses, three stories high, with from one to three room apartments available. The construction is of brick veneer, asbestos shingle, and cinder block and the

equipment in each house and apartment is quite modern. Electric stoves and refrigerators are furnished and each group of houses or apartment building is heated from a central oil burner.

### Rent

Rentals are from \$18 to \$35 per month for apartments and from \$28 to \$41 per month for 3 to 6 room houses. Heat and hot water are included with the rent leaving water and electricity to be paid for by the tenant. From rentals the government expects to regain within the next 40 years about two-thirds of the original investment.

Adjacent to the government built houses and apartments, on land leased from the government, a private corporation has just completed construction of 10 detached houses which will be rented or sold. Since there is ample room for

• Early construction at Greenbelt. Compare this with the picture to the left

several hundred more houses, it is expected that additional homes of this type will be built by private capital if the experiment proves successful.

In the business center of Greenbelt is located the town offices, post office, food and drug store, barber shop, bus station, and space for a general merchandise store and theatre which are to be opened at an early date. Nearby is the filling station and garage—and fire station.

Near the business center is the elementary school (and town meeting house—in the gym) and on the outskirts of the town is located a new high school building. These schools are under the supervision of the county school board and have a very competent teaching staff as well as being fully equipped.

Greenbelt has a town charter from the State of Maryland and a city manager

form of government, with a mayor and five council members elected by the residents. At present the town manager is appointed and paid by the Federal government but the council and a mayor have already been elected and are functioning.

At the first signs of spring, the boys of the town were building rafts to "explore" the man-made lake which covers several acres. Last year the lake was well stocked with fish but fishing and swimming, as well as boating, are prohibited until the council can work out regulations to govern these sports. (A friend told me that he certainly did enjoy a 12 inch perch he had "found" on the banks of the lake.)

(Continued on page 26)



• Above—Interior of the Greenbelt store, and example of what can be done by scientific planning

• From top to bottom—Business center showing the use of under-passes. A greenbelt bedroom, simple but livable. A Greenbelt home



• Apartment building at Greenbelt. An attractive little theatre with the drug store to the left. The Cinder Block houses at Greenbelt



# BETTER HOMES

for YOUR BUDGET



MINIMUM TWO BEDROOM  
BASEMENT HOUSE



FOR JULY we present Demonstration House Number Three, differing little from the plan presented last month except for the fact that it is designed with the traditional basement to take care of heating facilities. This, of course, does away with the utility room and gives just a little more efficient plan for one-floor living quarters.

The kitchen is so designed as to provide plenty of room for eating, and in addition, the plan provides for a living room, bath and two bedrooms. Closet space is ample. The exterior corner decoration, the front door and the shutters are fabricated from stock log cabin siding patterns, and shadow lines in the roof are produced by double courses of shingles as a variation in roof appearances. Plaster, with a wall paper designed especially for small homes may be used both in the bedrooms and the living room.

Though designed for a basement, in warmer climates the house may be constructed without basement in which case the space used in the plan for a cellar stairway may be used for a heating room. In the event that a fireplace will give all the heat needed, this space can easily be added to the kitchen or bedroom, or both. The plan is easily adapted to various alternatives.

For example, under alternate plan 3-A, a spacious living room and porch may be added. What was formerly the living room now becomes a good-sized dining room, and the house is well suited for narrow lots by placing it in such a way that the end of the living room will be towards the street. It is equally well suited to the wide lot by facing the porch side to the street.

Alternate 3-B shows the same house with the additions of a porch and garage. The front door can be kept on the end of the living room or moved to the middle portion of the house as either plan offers a pleasing effect.

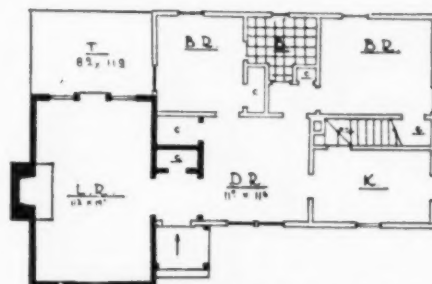
The addition shown in the final alternate plan requires that the doorway be changed, and this fact should be borne in mind when building the original unit. As a matter of fact, it is more desirable to build this plan as a complete unit, and it adds about the same in space as does the first alternate plan, a large living room, a dining room plus increased storage space.

What's the cost? It's in the \$2,500 to \$2,900 cost range, and in a locality where building and labor is high, the complete cost would approach the four thousand dollar mark. This includes basement, good materials and fixtures throughout but does not include the price of the land, or any work done outside of the house itself. The only way to get the actual cost in your locality is to submit the plans and specifications to your local contractor.

The complete plans for this house are available at cost. If you are really interested in this house, send \$1.00 to Better Homes for Your Budget, care of The BRIDGE, Madison, Wisconsin, and we'll send you your set of plans. This is your magazine and we want to hear from you whether you like this department or not.



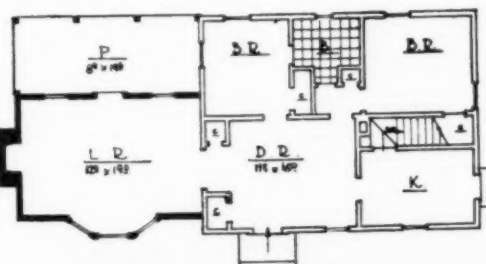
3-C This simple edition of No. 3 includes a large living room, a dining room, extra storage closets and a fireplace. This version should be built as a complete unit in the beginning since it involves moving the front door which is a structural change not usually recommended for simple additions, or the original may be built with the door located with this addition in mind.



• FIVE ROOM HOUSE BY ADDITION •  
• OF LIVING ROOM •



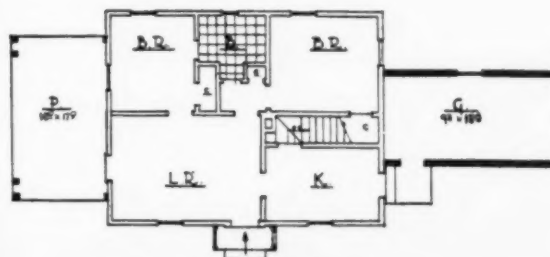
3-A This variation is intended as an addition to an existing No. 3 or is well suited for narrower lots by building the house with end of the living room facing the street or wide lots by facing the porch side to the street.



• FIVE ROOM HOUSE BY ADDITION OF LIVING ROOM & PORCH



3-B This illustration offers the advantages of a good sized porch and a garage. No additions are made to living quarters. The porch and garage might be added to No. 3 without moving the front door to the center of the building. The exterior effect is good.



• ADDITION OF PORCH & GARAGE TO FOUR ROOM HOUSE

# Your Vacation Pictures

by E. M. Jordan

VACATION DAYS! Yes, that sounds mighty nice. But there are some of us who can't get away except for one day. Even though you can't get away for but one day, there are still thousands of sights for one to photograph even though you live too far away from the sea-shore or the mountains to go unless you could get at least two weeks vacation. This little article can be fitted to your needs wherever you are. Those of you who went to the mountains last summer and hung out over treacherous cliffs with a companion holding you by the heels to haul you to safety while attempting to photograph a beautiful range of mountains all covered in pine trees; how did the finished picture look? Were you satisfied with it, the chances are you were not, but if you were, then you were lucky. But if you were not satisfied with it do not threaten to junk your camera because it was not the camera's fault. Just remember a camera is a small piece of machinery and a mountain range is a big thing. You are seeing the mountains as they really are because your eyes can appraise and measure a distant object while your poor little roughly talked about camera sees it on a much smaller scale.

Just as you would see another human being or a house at the foot of a distant mountain, now do not be discouraged and say, "Goodness me, what a beautiful scene but my camera will make a mess of it." The thing to do is to have a person or a tree or even a large rock in the foreground to get proper perspective.



Then your eye will fall upon this foremost object first, then to the mountains in the distance and you will have something to compare the height of your object—be it mountains, waterfall or even a tall tree or stature. As a test place your finger over the foreground in the photograph and the picture looks flat

and uninteresting; remove your finger and the mountains leap into prominence again because they are shown in their true comparison.

But a word of warning, do not allow the person to look toward the camera because then your eye will be attracted to the person's face and not the mountains. You know, human nature is a funny thing, if you are driving along the highway and should see a man with his back to you looking over the fence you would crane your neck to see what was attracting his attention but if he was looking toward you, you would merely nod or wave your hand in the passing. The same rule applies in the mountain scene or if the person was gazing upward at a high waterfall or a tall building or a tree. And incidentally, while you are being held by the heels when trying to photograph the mountain range if another companion would swing his or her camera into action and get that picture it would be worth more than all the rest put together.

Those little unconscious or candid poses are always the most talked about and looked over during the winter evenings. Such pictures as Dad falling down in the creek from stepping on a slick rock or in the park at home when the hired girl with the baby in its carriage stops in the shade and goes to sleep; while the baby kisses the first dog that comes along. There are plenty of pictures to be taken by the stay at home vacationist if you will just keep your eyes open.

Of course most all good pictures are really "snap-shots" because you must catch them on the wing so as to speak. The thing to do is learn to guess distances quickly and do not fuss around





until your subjects become aware that a photographer is on the job. Remember this and place it in your mind firmly, you do "not" need a so-called candid or miniature camera to get those unposed or candid pictures. Any camera will do it; it is entirely up to the photographer. In closing let me add that for more satisfying vacation pictures make them different from the usual run of snap-shots instead of photographing a boat-load of happy campers out in the middle of the lake or river. Wait until they come closer and then crouch down and shoot from under an overhanging limb, this will give a framing effect and will make your scene more pleasing to the eye than it would if they were snapped out on an open flat surface of water.

Even though you are going to photograph a white swan or duck on your home town park lake, this framing effect will add to the picture. Remember that mountain light or seashore light is lots stronger than the shaded light on your own home town main street as it has no buildings to hold it back, so be careful and use a smaller opening on your camera, or a faster speed than you usually do, or you will over-expose your film and your prints will be a disappointment. Before you start on your vacation be sure you know all about your camera, do not cast aside your old one in favor of a new one that you have never tried out. All of your pictures may be failures. Here is a little hint to owners of box cameras. When packing your camera stick to a large cork stopper in the lens hole to prevent light from entering and spoiling a film if your camera should accidentally get snapped in jostling around. Now, let me see some of your best vacation snapshots in the Photo Forum, so good-bye until next month.



## The Pictures

### Sport

A Mexican Indian boy rides bare back and bare foot. Taken with a 3A Kodak 1/50 sec. at f.11, by L. J. Straits of Parma, Ohio.

### Pals

An unusual shot of a dog befriending a bird. Snapped with a Kodak Retina 1/100 sec. at f 3.5, by H. H. Lambe of Chattanooga, Tennessee.

### Among the Ads

Contributed by R. A. Emmett of the Hotel Mayfair in St. Louis, Missouri.

### Dinty

Surprised with a Brownie 2A camera by J. G. Morrissey of Denver, Colorado.

### Still Life

A good, clear photo from the camera of Helen Mayer of Elgin, Illinois.

### Top of the Tallest

The top of the Empire State Building taken with a Junior Kodak on S.S. Pan, 1/25 sec. at f.11, by Robert Allan of North Arlington, New Jersey.

### Mission

At the San Jose Mission, this picture was taken by Norman Pauling of San Antonio, Texas.

NOTE: Photo Forum offers one dollar for every picture reproduced on this page. Unused photos will be returned if accompanied by a self-addressed stamped envelope.



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**PHOTOCRAFT STUDIOS**  
Traffic Station Box 94-0, Minneapolis, Minn.



# FIT TO WORK

**M**EN, THEY'RE your overalls. You can wear them big and baggy if you insist. In fact, for many years it was inevitable that every man's overalls fit like a potato sack.

But there has been a revolutionary change in work clothing during the past two years. The advent of scientific designing, in turn made possible by new, important developments in the fabric world, have combined to make well-tailored, well-fitting work clothes both practical and possible.

So the era of big, baggy overalls is rapidly passing.

These revolutionary changes in utility clothing affect more than fit, too. New attention is being given to the use of different types of fabrics and the serviceability to be expected from each. The once, all-important overall is sharing honors with color-matched shirts and pants, Unionalls, service coats and other garments planned for specific uses. Great strides have been made in improved construction details, too.

If you are a wise buyer of utility clothes today looking for complete satisfaction and the longest service for money spent, you will look for a garment of balanced quality. This means you will select a fabric that will insure serviceability made into the sort of garment that best fits your individual need. You will choose work clothing tailored to fit your weight and height, just as you buy any clothing. Before purchasing, you will carefully examine construction details and hardware. They all have changed. The old blue jeans ain't what they used to be.

Fabrics most frequently found in utility clothes are denims, twills, jeans, chambrays, drills and coverts. The quality of these fabrics can be judged by the closeness of weave and weight. Do not be deceived by fabrics excessively sized, or starched, to build up weight. The starch washes out in the first laundering, leaving the fabric weak and flimsy.

All work clothing fabrics need to be washed, and shrinkage, always excessive in these materials, is another factor worth prime consideration. More and more, shrinkage in work clothing is being eliminated by use of sanforized-shrunk fabrics. Sanforizing is a mechanical process which insures complete shrinkage of cotton or linen fabrics. Incidentally this factor more than any other has made possible the designing of garments

by  
*John Dubb*

• What the well-dressed man will wear to work



ments to individual height and weight of wearer.

Until recent years, work clothing design did not take body proportions into consideration. Size was based upon an average and garments were oversized, standard or skimpy according to manufacturer's policy. The result was a box type garment, ill-fitting for the great majority of men.

A large manufacturer, leaders in the work clothing field, several years ago recognized the fallacy of expecting the same basic 36 inch waist garment to fit tall and small men alike. Obviously the bib came up too high on the short man and too low on the tall man. Likewise the height of the back, the length of the suspenders and the rise from crotch fork to waist band were incorrect. This was a matter for comfort as well as appearance.

An exhaustive study was made of the variations in human proportions.

The results of this study, completed two years ago, were taken as the basis for re-designing this company's entire line of utility garments in proportion to fit the small-and-stout, the tall-and-stout, the short-and-thin, the tall-and-thin, and the average figure. In short to build work clothes to give the same comfort and trim appearance that heretofore has been available only in dress or business clothes.

Some idea of what is involved in this tailored-to-fit feature can be gained from the fact that while it is possible to produce a pair of overalls from 10 pieces of cloth, this new designing calls for 72 different pieces.

Constant and varied physical activity of the average wearer of work clothing makes comfort of primary importance. The shape of the back of an overall is one important index to comfort and serviceability. In some the two suspenders are simply crossed in the back. More desirable, however, is the garment featuring a "shield," or a similarly improved back conforming to the body, giving added protection and keeping the suspenders from slipping off the shoulders.

Another feature in pants and combination garments is a "saddle" or deep, rounded crotch. A short "v" shaped crotch, used to save yardage, binds and chafes the wearer. The arrangement and size of big pockets, watch and rule pockets, and other special features all contribute to convenience.

Triple seaming is superior to double seaming. Double seaming is supposed to catch both turned-under edges of the fabric, but does not always do so. If it misses, the ravelled edges work loose. Also, double-seamed edges curl, or the seams swell and thicken in one or two washings. This makes a hard, rope line exposing seams to unusual wear. It is

(Continued on page 29)

# EDITORIAL

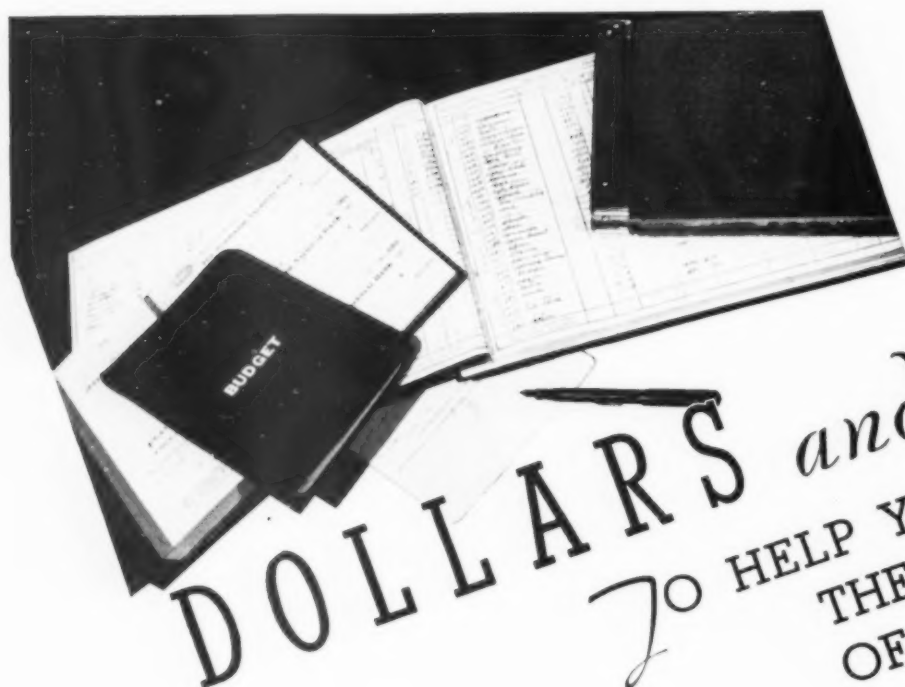
It becomes self evident, therefore, that the credit union member has, generally speaking, two ways of securing the cash he needs with which to make a purchase; he may withdraw some of the money he has in the credit union and buy the desired article and, being a cash buyer, he need not pay the penalty incidental to the average installment purchase. Or, if he hasn't a sufficient amount in the credit union to accomplish

There is another approach to the question of the potential value of the credit union to the consumer, speaking of him (or her) more technically as he (or she) is a member of some consumer cooperative organization, possibly a buying club or cooperative store. It is a basic cooperative principle that members of a society doing business with their cooperative store should pay cash. The store should confine its activities to the business of selling goods; in this business it has sufficient competition from private capital stores so that it (the cooperative store) should not go into the business, on the side, of selling credit. Selling credit is the business of the cooperative credit

In the process of organizing a credit union, however, there are certain preliminary requirements. Much cooperative effort has failed in the United States because it has been emotional in motivation. If John Smith operates a grocery store on one corner of the street opposite the People's Cooperative Grocery on the opposite corner he will quickly drive the Cooperative into the bankruptcy court if he runs a better store than that operated by the cooperators. Women are the buyers of things and they become skilled in the matter of getting the most for their money. They will trade at the store where they get the best service and the most attractive trades. The Swedish cooperative stores are the smartest and most efficient food shops in the world. A good cooperator must be possessed by the spirit but that, alone, won't get him by; he must under-

13





# DOLLARS and SENSE

## To HELP YOU INCREASE THE BUYING POWER OF YOUR DOLLAR

JOHN X... was close to 40 when his auto skidded on a wet highway and went over the embankment. He left a wife and three children. He also left a home, \$1,000 in insurance, and \$3,000 in savings. And no will.

"It isn't important," he'd said. "I haven't enough to bother willing to anyone."

Therefore, when the state settled his affairs, his widow received a life interest in  $\frac{1}{3}$  of his estate, while the remaining  $\frac{2}{3}$  of what John had provided could not be touched until John, Jr., then 10, reached 21.

That was the law and the widow had to abide by it, but the going was difficult, for her  $\frac{1}{3}$  was scarcely enough to provide living expenses, home upkeep, pay the taxes, and furnish schooling for the children. Eleven years was a long time to wait for John, Jr. to reach 21. "There isn't much," she often worried, "but if only I could use a little more of what there is, it wouldn't be so hard to make ends meet."

John, Sr., had been of sound mind, legal age, and he had the right to say how his property should be apportioned in event of his death. Certainly, if more people knew how the law in their state would dispose of their property, they would make wills.

Several reasons why you should make a will might be listed as follows:

1. IF you want your wife to have the full use of what you have accumulated—IF you think it would be difficult for her to manage on  $\frac{1}{3}$  of your estate, then by all means make a will, for in many states  $\frac{1}{3}$  is the maximum allowed the widow. The rest must be set aside for the children.

2. IF you wish to say WHO shall ad-

## Why Make a Will?

by  
*Lorean Wiltrout*

minister your affairs after death, then make a will and designate your executor.

3. IF you wish the person who attends to your affairs to serve without bond and thus avoid an often unnecessary cost, you should be foresighted enough to make a will and include the words, "without bond."

4. IF you are leaving money or property to the children, you may wish to say when and how much each is to receive. Then make a will and have your say.

5. IF you wish to designate a guardian for your children in case you are a widower or in case both you and your wife should die in the same accident, then a will could carry that designation.

6. IF you have any special requests such as provision for an aged parent, a will would take care of them.

Perhaps your wife, for some reason, has entire charge of the family funds and everything is in her name. Then she should make a will, for if she should die before you, you would receive only  $\frac{1}{3}$  of your wife's personal property, and it may be necessary for you to use more than this to help raise the children and keep the family together.

Suppose you leave a wife, but no children. In many states the law will give  $\frac{1}{3}$  of your real estate to your widow and the remainder to your parents or relatives. It will further give  $\frac{1}{2}$  of your personal property to your wife, and the

balance to your parents. If you don't approve of this arrangement, then make a will and do something about it.

It is usually a good practice to hold property in joint tenancy. That is, vest title to your property in both you and your wife, and at the death of either person the property vests in the other person without probate or other legal proceedings. Of course, property so held cannot be further willed. In other words, your interest in it ceases at your death.

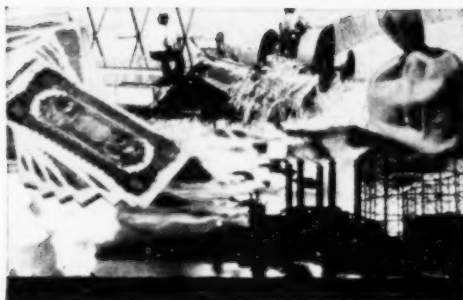
If you are sure, absolutely positive, that you do not need a will, why all right. Go ahead. No one could change you anyhow. But if you are in doubt about the necessity of making a will, it might be a good idea to consult an attorney who can point out the law in your state and tell you what the law will do about your property if you die intestate (without making a will). It is not essential that a lawyer draw up a will, but it is advisable if you have considerable property involved, or if you have no near relatives.

The language of a will should always be as simple and direct as possible. Choose specific words. Punctuate correctly. Take care that there will be only one meaning attached to a word. Some states require only two witnesses to a will, but in the majority of states three witnesses are required. Witnesses should never be at all interested in the will.

One problem that arises when making a will is: who shall I appoint as executor? Very often the widow is made executrix. Sometimes a trust company is appointed as the executor of a will because, although it charges for its services, it is experienced, has the proper facilities, and the service is continuous.

(Continued on page 29)

# H E A R T O F T H E CREDIT UNION



DEVOTED TO  
THE TASK OF  
CLARIFYING THE  
CREDIT UNION

By JAMES W. BROWN



CREDIT UNIONS can rightly be proud of the fine record established for the extremely low losses in repayments of loans by its members. Organizations within the federal, state, municipal employee groups, with the majority of the members permanently employed, will no doubt be able to maintain our low percentage figure. However, in the past few years the credit union movement has entered the industrial field on a large scale. Here many of the borrowers are subjected to fluctuation in employment and it is very possible that some of the credit unions may be compelled to take a percentage of losses more in line with that of commercial concerns.

Officers of such credit unions may feel that such a state of affairs reflect on their efficiency and that their credit unions have failed to measure up to the previously high record established. Such a feeling is not justified and such a condition is no cause for discouragement.

While most credit unions have been able to get off on a flying start with the cooperation of employers, there is no grounds for a belief or assurance that it will be possible to escape the hard knocks that is the common lot of all growing commercial enterprises. To the point where we have been spared these hard knocks and allowed to make hay while the sun shines, we can thank our lucky stars, but when we receive the first sock on the chin, we have no reason to fold up, stretch out on the floor, and take the count.

Nevertheless when a lay off due to slack work catches a number of our borrowers, the first shock to the treasurer is apt to make him feel a little sick at the pit of his stomach and to imagine his credit union hit by an earthquake.

Yet the first shock is always the most severe. When the treasurer mops his feverish brow and begins to face the situation, he finds it is not as bad as it looked. From observation and experience we find many encouraging features.

First, some of the borrowers come in and pay the loan off in full.

Other borrowers have no intention of cheating the credit union and the loans are paid off after the borrower leaves the plant.

## CREDIT UNIONS Can Take It!

It brings to light that some of the loans were ill advised. The law of average prevails even in the credit union and out of hundreds of loans approved the credit committee and directors will make mistakes. This is no cause for grief or discouragement for if human mistakes were written on people's faces, manufacturers of masks would do a flourishing business. By a constructive study of such mistakes the future operation of the of the credit union is improved.

Certain losses are entirely beyond the control of the credit union and must be taken philosophically the same as big business concerns take their losses. When we stop to think that many of our most powerful corporations sometimes close the year's business in the red, but keep on and later stage a strong comeback, we realize that we cannot close our office and put up the storm curtains every time we see a cloud in the sky. In fact at this

time some firms stage an offensive instead of allowing themselves to be put on the defensive and sounding a retreat. The danger of the retreat and taking a defeatist attitude is the loss of confidence and good will which is hard to restore.

I know of several credit unions, one in particular, that has handled the situation in a very sane and sensible manner. Directors and credit committeemen faced the situation realistically and met the uncertainty of employment with temporary restrictions on loans to members with short service. On the other hand old timers, whose seniority and rating practically assured them of steady employment, were encouraged to borrow for their needs. The result has been that in the past few months the amount of loans and income has been the highest in the history of the credit union. This new business and increased income will go far to absorb possible losses from any bad loans to borrowers who have left the plant on account of reduction in force. If the officials had yielded to a paralyzing fear and clamped down on all loans, such action would have badly impaired the standing of the credit union and also cut down the income.

From the viewpoint of favorable and unfavorable conditions, it would be a very interesting study to analyze the credit unions in the United States. It is believed they would fall into three classes.

First. The credit unions who seemed to be the fair haired children of fortune. These credit unions appear to have clicked from the date of organization and operate year after year with ever increasing success and the minimum of trouble. This is the lucky and ideal

(Continued on page 24)

# THE PEOPLE'S CREDIT UNION



**I**N 1921, in order to prevent a reduction in working force at the U. S. Naval Torpedo Station at Newport, R. I., the five-day week was put into effect.

A group of trade unionists employed at the Torpedo Station resolved to use the extra day of leisure, gained through the collective action of their union, for the promotion of some activity which would be of collective benefit to the workers in Newport. A number of things were investigated but the Credit Union idea had the greatest appeal—an institution requiring the organizing skill and group action which the men had learned in their union activity and founded on the cooperative principle which assured that its benefits would be distributed to its entire membership.

Seven men pledged five dollars each and secured a state credit union charter. With this small capital it was impossible to open an office. An appeal for help was made and thirty-five employees at the Torpedo Station pledged a weekly amount to take care of this expense. Then started the slow detail work of building our credit union. Officers were elected, committees appointed. The office was kept open each evening from 7:00 p.m. to 9:00 p.m. and Saturdays all day. Each officer and member of the committees took their turn at the office. The accounts were kept by the officers in their spare time. The Credit Committee met three times each week to consider applications for loans. No salary was paid to any officer or committee. They worked to develop an institution



**In Newport in the smallest state, The People's Credit Union in 1921 equipped itself with a small safe and started to do business. Pictured on the opposite page is the equipment in use today. The story is, indeed, a remarkable one.**

which would be of collective benefit to all.

The employees at the Torpedo Station and the people in Newport county were quick to see the value of the credit union movement. Our assets grew larger each year. Three times we increased the size of our office. Then we had an unusual opportunity offered us. The four-story building, former home of the Newport Savings Bank was purchased at an exceptionally low price. The first floor on which is located a splendid modern vault is used by the credit union; the second floor is used by the Unemployment Insurance and State Unemployment office; the third and fourth floors are used by the Newport Central Labor Union as a Labor Temple where twenty Labor organizations meet and carry on their business and social activities. The entire building is being used in the interests of the workers of Newport county, used to help the worker to organize and cooperate in order that poverty may be driven from our community and life be made more worth living to all.

The credit union today has assets of eight hundred thousand dollars (\$800,000.00) and five thousand five hundred (5,500) members. Six people are employed in its office and all of its money is invested in Newport or near vicinity. It uses its surplus and assets to promote the interests of those who toil, of those who work for a weekly wage.

We are convinced that if we can make the workers more prosperous other groups in the community will prosper from our growth.





● The main business quarters of the People's Credit union. This is really bringing credit union operation up to date.

● On the opposite page is the original credit union safe. To the left is the vault now in use, worth in itself the cost of the entire building. A fine illustration of the growth of the credit union.

● The second floor of the credit union building is being utilized by the Rhode Island Unemployment Compensation Board and the State employment offices.



# FEDERAL SECTION



## NEWS of the CREDIT UNION SECTION, FARM CREDIT ADMINISTRATION

FROM Director C. R. Orchard, who is putting in strenuous days and evenings attending a series of credit union meetings in the West: "Evening dinner at hotel in Omaha, 240 credit union directors and committeemen present . . . attended luncheon meeting of 15 people at Lincoln, drove 439 miles to Sterling, Colorado . . . evening meeting with about 100 Denver credit union directors and committeemen . . . every credit union in Pueblo (13) well represented at dinner meeting at hotel, total present, 113, fine meeting, real enthusiasm . . . attended a parish meeting at Brighton to complete organization of this Federal credit union, about 80 potential members present . . . in Denver met Mrs. Barton, until recently director of the Women's Guild of the C. W. S. in England, returning to London from trip to Australia. Learned that the cooperatives in England are studying the Irish (cooperative credit) societies and also credit unions in Canada and the United States. Heard her discussion of educational work which has been carried on so vigorously by the Women's Guild, and am quite certain we must some day make greater use of the talents of an organized group of women in our credit union work . . . met with oil cooperative group at Fort Collins, papers are completed and should come in soon. Fifteen people were present and seemed to have gained much information from our three-hour session. Meeting was delayed but slightly by the argument between Max Schmeling and Joe Louis . . . I was much impressed at Peetz. Two sons of farmers had written CUNA for the coin banks and each had already saved over \$5. They were on hand to open their credit union accounts, but when it was learned that our meet-

ing would probably be late they were sent home to bed. Many of the farmers agreed that a thrift plan for the children and for the whole family would be much used. They talked of asking the school teachers to set up thrift days in the school."

\* \* \*

### A New Service Unit

A new unit has been set up in the Credit Union Section. Its purposes are evident from its name, the "Membership Relations Subsection."

No good credit union official needs to be told how helpful it is to have a live and well-informed body of members. The new unit will address itself to the task of furthering the efforts of the credit union management in building up such an enlightened membership. The first thing to do is to find out how the job has been performed in those credit unions which have been signally successful in enlisting the interest of members, as well as in outside organizations faced with a similar need. Then will come the task of passing the ideas along to officials who want to keep their members in closer touch with credit union activities.

House organs, discussion clubs, special pamphlets and folders, entertainment features, annual meeting programs—the subjects with which such a unit can profitably concern itself are indeed many and varied. These mediums are not costly for the credit union management to use. Very often they have a surprising effect. But just which ones are most useful in a given set of circumstances, and just how they can be adapted to special needs, is not always clear. It will be the province of the Membership Re-

lations unit to stand by with practical suggestions, long-term programs, detailed information, and a helping hand generally in giving this kind of aid to inquiring officials.

\* \* \*

### See Who's Here Again!

It is, indeed, COOPERATIVE SAVING, the publication issued by the Credit Union Section dealing with matters of interest to Federal credit unions. As a midsummer visitor it will make its first appearance about the last of July.

To the men and women who have discovered the credit union movement only in the last two years the name will mean nothing. But others will remember it as the title of the monthly bulletin formerly issued by the Section but discontinued with the July, 1936, issue.

The revived COOPERATIVE SAVING will be a printed magazine, issued every two months, and serving as a much-needed regular means of communication between the Credit Union Section and the thousands of officials of Federal credit unions throughout the land. It will replace the monthly letter which for the last six or eight months has been carrying news and informatory material to credit union officials but which has been felt to be inadequate.

Three copies, one for the board and one for each of the two management committees, will be supplied to each Federal credit union without charge. For the benefit of others who may wish to see the magazine regularly arrangements are being made by which subscriptions can be entered with the Superintendent of Documents, whose address is Government Printing Office, Washington, D. C.

## Full Coverage

Visiting the Credit Union Section from Hawaii, Mr. C. A. Woolard brings the information that 100 per cent of the teachers in the islands now have access to credit union benefits.

Government employees have almost the same advantage. All Federal, territorial, and city-county employees in the Territory of Hawaii can now join credit unions except civilian employees of the Army and a group of county employees on the Island of Kauai.

\* \* \*

## Labor Unions

Credit union interest seems to run in waves. Up to June 1, 1938, just 25 charters had been issued to Federal credit unions classified under the title "Labor unions." In June alone 5 charters went to such groups, one-fifth as many as in the preceding 47 months.

Apparently it just more or less happened. For the five new credit unions were in four widely separated states—Pennsylvania, Missouri, Minnesota, and Texas (2)—and were set up by local unions of electrical workers, street railway and motor coach employees, garment workers, meat cutters, and operating engineers. The coincidence, of course, is of no importance in itself. But it is most significant as pointing to a widespread awakening on the part of labor union members to the merits of saving and borrowing cooperatively.

The total given for labor union Federal credit unions, incidentally, should not be taken as an index to labor union interest. Actually more than twice that number of Federal charters have gone to credit unions sponsored by labor unions, the others being included under other classifications.

\* \* \*

## Federal Jottings

When newspaper credit unions are under discussion one that should not be left out is the Fargo Forum FCU, in Fargo, North Dakota. Mr. J. Raymond Jamieson, its treasurer, was an interesting visitor to the Credit Union Section in June. He reports that actual membership is now almost 100 per cent of the number eligible and that a fine spirit prevails, which a good understanding of what the credit union is all about. Average shareholdings are almost twice as large as for all Federal credit unions.

Another visitor from the west, Mr. L. B. Battley, Jr., of Dallas, Texas, reported his credit union doing a very good business. It is the Farm Security FCU, of which Mr. Battley is treasurer. Chartered last November the credit union was popular from the start, enrolling about 150 members in its first four months and making loans of \$5,000 in that period.

You wouldn't ordinarily expect to find the name of an officer of a firemen's credit union prefixed by the word "Miss." But they do things differently in Miami. The thriving Federal credit union in that city, the Miami Firemen FCU, proudly lists on its reports the name of "Miss S. C. Wallace, Clerk-Treasurer." Miss Wallace, who stopped in at the Credit Union Section in June, is secretary to the chief of the fire department. She is also a member of the local chapter's educational committee.

"The handling of cash" is the subject of an instructive section of the last

monthly letter to Federal credit unions. A chart shows the proper flow of cash and cash items. Each step in the process of receiving, disbursing, banking, and posting of cash is discussed.

The usual summer lull in organization of new credit unions showed up promptly in June, the number of new Federal charters dropping to 36. One-sixth of these were credited to non-Federal organizers. They included Mr. C. E. Oldham, Miss Julia Conner, Mr. C. T. Bergeron, Mr. G. V. Carroll, and Mr. William O. Wright.

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# CUNA



# CUBS

## LITTLE SON

"... so there I stood, with a gun stuck in the ribs of the bandit chief. He was shaking like a leaf as I shoved him down the street toward the Sheriff's office. There was an admiring crowd watching me, and then..."

Oscar Whalebone gazed up at Little Son, with eyes like saucers, listening to this harrowing tale of life in New Mexico. Little Son was thoroughly enjoying his heroic position, and so he added thrilling incident upon exaggerated adventure. Most of the "stuff" he was telling Oscar came from some wild west tales of "Cactus Willy" which he had recently read.

"Aw, cut it out, Little Son," laughed Barney, stamping his hoof on the ground. "You know the only adventure we had was when a rattlesnake crawled up and spoiled our picnic down by Pecos River."

"Yes, and that rattlesnake was a mile long. His eyes flashed fire. His rattles sounded like machine-guns shooting. And he tackled me swiftly, while I fought him off with my bare hands," related Little Son, gesturing wildly with his arms to emphasize each point.

"Oh, yeah," Barney butted in. "You didn't get near enough to that rattlesnake to see his eyes 'cause you were so busy tearing down the road that you didn't even wait to listen to his rattles."

Little Son ignored this interruption, as he continued his dramatic story.

Meanwhile, the Little Man Under the Umbrella is talking over the trip to New Mexico with his wife. The Mrs. is hanging out the clothes, and the Little Man, in order to be heard, has to stick his head between a sheet and a tablecloth, every now and then.

"I never saw such monstrous cucumbers," he said, "that Jake certainly can make a garden do just what he wants it to. Now, look at the measly, scrawny things that I grow. They look like peanuts beside his giant ones."

"Don't be discouraged, Little Man," said his wife, shaking out a blue and white checked apron, "you just have to coax them along like you do flowers, or any other plant. But, my, wasn't that a

## Who Are the Cuna Cubs?

To all of you who are reading this page for the first time, Ursa Major extends a hearty welcome. The CUNA Cubs are a rapidly growing organization of boys and girls whose parents are readers of *The Bridge*. The purpose of the Cubs is to bring these boys and girls together so that together they can learn something of the credit union and its activities. This is carried on through the Little Son column. Little Son is the son of the Little Man Under the Umbrella, symbol of the credit union movement, and he has a pet burro named Barney. Little Son and his Burro are forever looking into the credit union movement to find out what it's all about.

Eventually we hope to form local chapters of the Cubs to hold regular meetings. If you want to join the Cubs, you'll find a membership blank on the last page of *The Bridge*. The only rule for membership is that your dad or mother be a subscriber to *The Bridge*.

cute house Jake and his wife built. It was small, but so cozy and comfortable. Wonder where he got the plans."

"Why, from *The Bridge* magazine, he told me," answered the Little Man, gazing fondly over at his cucumber patch. "You know, the editor of *The Bridge* is offering plans for small, minimum-cost houses so that all credit union members can build dandy, livable homes for themselves, and not have to live in houses that are poorly built and uncomfortable."

"My lands sakes, the credit union certainly gives people a lot of service. If it isn't one thing, it's another," declared the Little Man's wife. "First, it's normal credit, then it's a fine magazine, then it's insurance—why it just never stops."

"That's right, mamma, and that's why the credit unions are continually increasing in size and number," said the Little Man. "Credit union services are becoming indispensable to folks like us, and we can't see how we ever did without them!"

## THE CUBBYHOLE

SUMMERTIME ARRIVING, and we don't hear so much from our Cubs. I can imagine that they're so busy ducking their heads under water to keep cool that they don't have any time to write letters. Just the same a few brave Cubs took up their pens and asked me to put their names in our Cubbyhole. Here they are:

Marguerite McInerney, 89 Johnswood Road, Roslindale, Massachusetts, likes to make scrapbooks, and she promises to answer all letters promptly.

Jane Svobodny, 2520 Penn Avenue, North, Minneapolis, Minnesota, writes, "I am 14 years old and would like a pen pal anywhere, but preferably in an Eastern state. My favorite hobby is baking." There, boys, is your chance to get some swell ginger cookies or a piece of chocolate cake. How about writing to her?

Lawrence Aleck, 3721 Van Buren Street, Columbia Heights, Minnesota, says, "I will be willing to trade stamps, match covers, and pins with other Cuna Cubs. I am fifteen, and my favorite sports are golf, basketball, pingpong, swimming, horseshoe pitching, and boxing." That's a real he-man, girls!

Winnifred Little, 2139 N. 51 Street, Milwaukee, Wisconsin, is 12 years old. She likes to swim, tap dance, play the violin, and ride her bike. Her friends call her "Winnie."

## From Last Month

From last month are: Ralane Robyn Peacock, 1172 Fauquier St., St. Paul, Minn.; Evelyn Pittman, 1215 W. Beslin, Urbana, Ill.; Barbara Brink, 2537 Fillmore St. N. E., Minneapolis, Minn.; Helen Clark, 226 Broad St., Menasha, Wis.; Elva Smiley, 9187 Woodhall, Detroit, Mich.; Leila McClelland, 316, 32nd St. West, Savannah, Georgia; Fred Creswick, 15378 Ilene Avenue, Detroit, Mich.; Mary Margaret and Nina Patricia Bogan, 2626 Tower Ave., Superior, Wis.; and Gertrude Cannon, P. O. Box 233, Gray St., Dalhousie, New Brunswick, Canada.

Phyllis Donovan, 18 Great Woods

THE BRIDGE — July, 1938

Road, Lynn, Massachusetts, likes to read. Her pals call her "Phil" and she was born on Mar. 9.

Marilyn Rovelstad, 215 Elm Street, Elgin, Illinois, likes to collect motion picture star's pictures. "Deanna Durbin is my favorite. My favorite sports are swimming, ice skating, tennis, golf, riding, bicycling, and skiing. I am 13 years old and start in high school in September."

#### Slogan Contest

Here we go on another humdinger of a contest, with the usual prizes of three one-dollar bills. Who are the lucky kids going to be this time?

We've a fine boys and girls page, a dandy organization, and the liveliest bunch of kids you'd find anywhere, but what we need now is a slogan—a motto under which to fly our colors. Some clubs have slogans like, "Keep Smiling," "Fair and Square," and "An Apple a Day Keeps the Doctor Away." So now, we want something new, something different for our slogan.

#### A Hint

It should refer to thrift, or the credit unions, or the Cubs, or our penny savings banks, or to just any of the things which our club stands for. And of course, you know, our primary purpose is to encourage you boys and girls to save and later to join your family's credit union.

This contest will be run during two months, July and August, and so you have plenty of time to search those brains for the best of slogans, and to send them in. Just mail them to Ursa Major, c/o the BRIDGE, Madison, Wisconsin, and they'll be entered immediately in our "Slogan Contest." Ahoy! Cuna Cubs everywhere, get to work!

#### June Contest

Entries for our June "Vacation Letter" contest have not come in soon enough to appear in this issue, so we'll have to announce winners in a later issue. But don't let this stop you from sending your entry in, as our closing date for letters has been pushed forward to July 30.

These letters are to tell about your plans for this summer, whether you're going to have a rip-roaring good time in your own backyard under the apple tree, or whether you're traveling to California for your vacation, or to New York, or Chicago. Let the CUBS hear what you're doing! And win a crisp, new, one-dollar bill for your CUNA Cub bank!

## How To Join the CUNA Cubs

First there are just a few rules for our Club although *there are no dues*.

(1) We are going to join Pop's credit union if we can get in and save *some* of our pennies after we get a Cub bank.

(2) We are going to read our own page in the BRIDGE and send pictures in when we have good ones and write each other once in a while through our own Postoffice which is CUNA Cub Postbox, c/o The BRIDGE, Madison, Wisconsin. In these letters we'll tell what we like to do, about our games and our vacations, etc., and get acquainted.

To Join: get a postcard and copy the following words. We would advise you to cut out this application and mail it in but Pop wouldn't want you to cut his copy of the BRIDGE, he likes it too well. Address the card to CUNA Cub Postbox, c/o The BRIDGE, Madison, Wisconsin.

### I WANT TO JOIN THE CUNA CUBS!

I want to join the CUNA Cubs. This is my application. I understand that I will receive (1) a membership button; (2) a book of rules, and (3) a penny savings bank.

My name is.....

Address .....

The Credit Union in my family is the.....Credit Union

The kid calls me.....I was born on.....



• CUNA Cub Member, Lenora Zawojki, of Pittsburgh, with her dog "Whitey"



• One of our younger members, Constance Joy Goepel, of Philadelphia, Pennsylvania



• Neal Herness, of St. Paul, Minnesota. Neal's pup almost didn't make the picture

# What About It?

Readers are invited to Submit Questions on any Credit Union Problems and also to give us your frank reaction on the answers, whether you agree or disagree with the Editor.

By TOM DOIG

From Nova Scotia

**Subject: Dividends**

QUESTION No. 1. During the year 1937 several members withdrew their shares in full. At the end of the year when we made up our "Dividend Sheet" we found that anywhere from 5c to 25c was due them. What is credit union practice in regard to this? Are they entitled to such dividends after they withdraw from credit union?

ANSWER. It is usual to pay a dividend only on those shares remaining on deposit in the credit union on December 31. Therefore, if the members withdrew their funds before December 31 of 1937 they would not be entitled to a dividend.

\* \* \*

From Nova Scotia

**Subject: Entrance Fees**

QUESTION No. 2. A member withdraws his shares in full from the C. U. and some time later begins to pay up on a share. Are they supposed to pay another entrance fee?

ANSWER. This is a matter which is usually decided by the Board of Directors. Of course all members should be treated alike and the board should rule either that all members must pay the second entrance fee or that it is unnecessary to pay the second entrance fee.

\* \* \*

From Nova Scotia

**Subject: Payments on Shares**

QUESTION No. 3. Some members have simply paid their entrance fee and first installment on a share. Immediately they have taken out a loan, but just as soon as they received their loan, they discontinued further payments on shares. What should be done to such members? Maybe you have some pamphlets on these questions in general.

ANSWER. As a general thing, when an individual becomes a member of a credit union paying the entrance fee and the first 25c on a share and then obtains a loan, the officers of the credit union insist that he continue a 25c payment each week or twice a month on the share account until he has at least one fully paid share.

From Pennsylvania

**Subject: History of Borrower**

QUESTION No. 4. Should a person's past indebtedness to some company made in the depression and not as yet paid effect his securing a loan in the credit union. This man incurred this debt and it seems that he made no effort to repay, or repaid very little during the time that he was employed by this company. One of our members knew of this, and the credit committee refused him a loan of \$50.00 to buy some used furniture. Their refusal came after holding over the application for three weeks. The man has a family of about five children and does not seem to be working very steadily. He has an equity in his own home. When he was refused by us he went to the local bank and secured the loan. What do you say?

ANSWER. The man who has money in the bank and no unpaid bills has no need for the lending service of the credit union. Proposed borrowers are bound to be largely persons who are in debt and who have not saved anything. This member, after being refused a loan by your credit committee, obtained the loan at a bank. Apparently his credit is good. Apparently, also, your credit committee used very poor judgment in this case and thus drove business away from the credit union. It is our business to endeavor to obtain this business—not to drive it away. A properly operated credit union should be able to extend to its members far greater credit than a bank is willing to extend. It is the duty of the credit union today to extend a helping hand to those persons who were hardest hit by the last depression. It is not the business of the credit committee to say "No," but rather to find a way to make needed loans safely.

\* \* \*

From Pennsylvania

**Subject: Cross-endorsing**

QUESTION No. 5. A and B, both property owners and substantial men of the community, came into the credit union last Monday night. A wished to borrow \$75.00, had no shares account, only joining that evening, and had B endorse his note. A's loan was granted. After B had signed for A, he said that he wished

to borrow \$200.00 and that A would endorse his note. B has had several loans from us and we never had any trouble with him. We consider him good pay. A endorses B's note and the credit committee refuses the loan on the grounds that we are only holding the same two endorsers for both notes. B must now secure another endorser. B's new endorser may be somebody that we do not know very well or do not know at all. (He will be a fellow postal employee.) At any rate he will not be a better endorser than A, the man we all have known for many years. Were they justified in this refusal?

ANSWER. Does not the credit committee realize that these two men (both property owners, and at least one employed by the Federal Government with good pay) could go to any bank and on their joint signatures obtain a loan of \$275.00 without any difficulty whatever. These two loans should certainly have been granted. If the information submitted with the three questions listed above is accurate, then it is my opinion that for some reason at least one member of your credit committee is endeavoring to utterly destroy your credit union by making it absolutely useless. It is the purpose of the credit union to destroy usury by making personal loans easy to obtain at a low interest rate. It is not our business to try to regulate the lives of borrowers by taking advantage of their need for funds. Let's apply the Golden Rule to some of these cases, or at least a little common sense.

\* \* \*

From Texas

**Subject: Life Savings Insurance**

QUESTION No. 6. When the LIFE SAVINGS INSURANCE was announced our credit union subscribed for same promptly; having carried an AA loan policy for some time.

I, individually, was enthusiastic about it and talked a great deal about a plan of buying shares on credit which I initiated under date of June 1, 1938, as follows:

I made out a regular loan application form for a \$200 loan (interest added), recording the purpose as "buy credit union shares" and offered as security the \$200 in shares I bought.



The credit committee, after considerable talk, approved the loan.

My application and note properly executed and pass book was presented to the Treasurer, who issued me a \$200 check which I endorsed and returned to him to pay for my \$200 in shares which he promptly recorded in my pass book.

My \$200 loan is insured, my \$200 in shares is insured and I don't make a first payment until July. I pay this loan off at \$10 per month, which takes 23 months. Prior to this transaction I was buying \$10 in shares per month.

Some of my associates offer all kinds of objections to this kind of a transaction, but, as I see it, it is fair, square and legitimate, however, it is credit, credit, credit but isn't credit what credit unions are for?

Please advise me if there is anything wrong with this transaction. I have promised to withdraw my transaction if there is anything wrong with it.

ANSWER. I think that the transaction outlined in your letter is entirely proper. It is intended that the life savings insurance shall be used in just the fashion outlined. In this case you are borrowing \$200 in order to deposit that \$200 in the share account. The eventual result will be after your loan is paid up, that you will have \$200 saved and in case of your demise, that \$200 would increase to \$400. You have handled this transaction in the proper manner all the way through and it is our intention that life savings insurance shall be used in just this manner.

\* \* \*

#### From Pennsylvania

##### Subject: Borrowing to Satisfy Loan Demand

QUESTION No. 7. The Credit Committee is desirous of a little light on a couple of subjects that have recently confronted us; we, therefore, appeal to you for aid to our solution.

We operate under a State Charter, have 160 stock-holders with 80 borrowers, our Capital Stock approximately \$16,000, a legal borrowing capacity of \$8,000 and discount our loans at 5%. Our money is all out with an additional \$1,600 of borrowed money.

We have quite a number of loans up to \$500, and several exceeding that amount; this at times creates a condition where our working capital is not sufficient to handle all applications as they come in.

The Credit Committee is of the opinion that money should not be borrowed for the ordinary run of applications, although approved by Credit Committee, but should take their turn as the money becomes available through regular channels; and exercise the legal prerogative of borrowing only on applications of emergency, such as, sickness, accident, death, etc.

We had an applicant who wanted to increase his loan up to \$500. We disapproved the application, which was of no apparent emergency nature, without giving any reason, and recommended to the Treasurer that we thought it not advisable at this time to take any more of that size loans as we did not have the working capital.

We agree that it is the function and

### QUESTION OF THE MONTH

#### Filene Memorial Committee

What is the Filene Memorial Committee about which mention has been made in THE BRIDGE and what are the duties of the members of this committee? Is it intended to create some sort of memorial to Mr. Filene, and, if so, what form will this memorial take? I think a memorial of some kind would be very appropriate, and I, for one, would like to contribute thereto. Will I be given an opportunity to do this?

ANSWER: The Board of Directors of the Credit Union National Association at its last annual meeting decided that a memorial should be erected to Mr. Edward A. Filene, who has contributed so much to the credit union movement in the United States. It concluded further that such a memorial should take the form of a building which would house the Credit Union National Association and all its affiliates, and it authorized the appointment of a Filene Memorial Fund Committee, whose duty it will be to raise the necessary funds. This committee has as its Chairman Mr. Claude E. Clarke of Cleveland, Ohio, who was formerly President of the Credit Union National Association. The memorial is to be built by voluntary contributions by State Leagues, Credit Unions, and individual members of credit unions. The National Committee will appoint a subcommittee in each state. The National Board in its resolution expressed the desire to raise a total of \$150,000.00 for the purpose of erecting this memorial. Yes, you will soon be given an opportunity to contribute.

duty of the Board of Directors to provide any necessary funds to meet approved applications but contend it not good business practice to borrow funds, at either six (6) or five (5) percent, only as above stated, and to stay within our working capital.

Our question is: (1) whether it is

compulsory for the Credit Committee to state on application the reason for disapproval and (2) is it advisable or good business practice to borrow money, for approved applications, when not of emergency nature, and (3) the advisability of taking more large loans, which reduces our working capital and necessitates the borrowing of money.

ANSWER: Whenever the credit committee refuses to grant a loan, they should call the applicant for the loan before the committee and explain to him their reasons for refusing to grant the loan or should pass this information on to him through the treasurer. In other words the credit committee's reasons for refusing the loan should not be withheld but explained to the applicant for the loan.

Judging from the above questions, the credit committee seems to be far exceeding its authority. The credit committee is elected for the purpose of determining (1) whether a loan is for a provident or productive purpose, which really means, whether the loan will actually benefit the borrower, and (2) whether the loan can be made with safety to the credit union. It is not the duty of the credit committee to determine whether or not the credit union should borrow money in order to take care of its loan demand. That is the duty of the board of directors. Since the law in Pennsylvania provides that a credit union may borrow 50% of its capital stock, it seems to me it would be entirely proper and is intended that the credit union should do this if its loan demand is sufficiently great to make profitable use of the money thus obtained.

It is the duty of the credit union to insofar as possible eliminate usury. This can be done only by making loans at a more reasonable rate than the usurer cares to charge. The law in your state provides two ways of taking care of this loan demand. (1) By encouraging the members of the credit union to save in it, and (2) by borrowing an additional amount equal to 50% of those savings. The credit union should make use of each of these plans to its fullest extent in order to satisfy the borrowing needs of its members.

Certainly the credit union should be willing to accept a loan application of any size at any time for consideration by the credit committee and as previously stated, it is the duty of the credit committee to determine only two things, first, will the loan benefit the borrower, and second, can the loan be made with reasonable assurance that it will be properly repaid. The credit committee is not concerned with regard to whether or not funds are on hand to make the loan and it is not the business of the credit committee to determine whether funds should be borrowed or raised in some other manner.

## BRIDGE BOOKLET SHELF

### A SERVICE DEPARTMENT FOR OUR INQUIRING READERS

*The booklets listed here are available free of charge. They are selected for their utility and educational value . . . each is listed after a careful examination, after determining that it is descriptive material which will bring informative helpfulness to CUNA homes. Requests for booklets listed should be made by writing the Service Editor, The BRIDGE, Raiffeisen House, Madison, Wisconsin.*

☐ ATTENTION . . . TREASURER-MANAGER! DIRECTORS! Something new and economical in sure protection . . . a brand new development in storage equipment that will protect your records against fire, loss or theft. Ask for free descriptive literature on the SAFE RECORDS PLAN, completely detailed . . . if you need such equipment for your Credit Union.

☐ "INSURANCE FOR THE HOME"—A 16 page booklet which completely covers in an interesting and descriptive manner, the value of the various forms of protective insurance for the home. A FREE copy to every BRIDGE reader requesting one; send for yours without delay.

☐ "SERGEANT'S DOG BOOK," edited by Dr. D. E. Buckingham, who is one of the country's outstanding veterinarians. This book contains valuable information on the care, feeding and training of canines and will prove of great benefit to every dog owner. Get your FREE copy if you have a dog.

☐ "IT'S SMART TO DRIVE CAREFULLY"—A 32 page booklet that will prove of unusual interest to those whose philosophy of life is always "Live and Let Live." Well illustrated; clearly worded . . . every person who drives a car should read this booklet. It's FREE to readers of BRIDGE Magazine.

☐ "MAGIC ENTREES TO MAKE WITH CANNED SALMON"—Here's an exceptional collection of recipes that are easy

to prepare—and that are easy on the family food budget . . . yet recipes that add materially to the family's health and food enjoyment. Color illustrations of numerous suggestions, showing excellent dishes—in an interesting booklet prepared by the Canned Salmon Industry of this nation. You'll enjoy having this; get your copy; it's FREE.

☐ GOSPEL PENCILS—prized by many—are made with the 23rd Psalm, Ten Commandments, Lord's Prayer and/or Beatitudes, plainly printed on a small barrel cover. Credit Union members can have one free, on request, if they mention the name of their Sunday School and agree to show the pencil to their Credit Union and Church friends. Limited Time Only. Write for yours today.

☐ BABY TALK MAGAZINE—If you have a little member of the family you'll indeed appreciate reading the valuable suggestions and editorials of this magazine . . . contains 32 pages of health hints, baby care suggestions, raising, and—household hints. This will be sent to readers of BRIDGE requesting it; when writing please mention the age of your baby, or the expectant month. A magazine every mother should read.

☐ RURAL RADIO MAGAZINE—the new, well illustrated and informative magazine devoted exclusively to rural radio listeners . . . the first magazine of its kind. Members of rural Credit Unions will appreciate this well edited magazine. A sample copy of the latest issue will be sent to those requesting it . . . gratis.

Should you not wish to destroy this page in your magazine by checking the booklets desired, detaching the page, and mailing it to the Service Editor, you may make your request in either letter form or on a penny postal by listing the desired booklets. Make sure that the name and address is clear . . . mail to Service Editor, BRIDGE BOOKLET SHELF, Raiffeisen House, Madison, Wisconsin.

Name .....

Street..... City..... State.....

## Heart of the Credit Union

(Continued from page 15)

situation as the greatest service can be given when credit unions have the least trouble and friction. Even in this smooth running type of credit union the success is due largely to the officers who labor unselfishly beyond any compensation, to keep the engine purring along at record top speed.

Second. The credit unions which must be planted in less fertile soil. Such credit unions in the beginning often have a hard pull and the officers grimly face discouragement, setbacks, losses and low dividends. These credit unions should be heard from occasionally. While it is good advertisement to talk about our topnotchers, who number their members in the thousands, and their assets and loans in the millions, and their losses in the negligible less than 3/10 of 1%, yet some day I would like to see in the BRIDGE the record of the greatest hard luck credit union in the United States. Along with their statement I would like to see a postscript from the directors: "We are not down yet, but are still in the ring, swinging hard."

Third. The credit unions organized and gone out of business. This percentage is very small, hardly worth mentioning when compared with the high fatality of other commercial ventures. But as far as the movement is concerned we cannot say that even such credit unions are failures. Such attempts have planted the ideas in the minds of a number of workers which will bear fruit at a later time. Also as a part of the trial and error system it indicates to organizers and state leagues conditions and places where the credit union will not function at the present time, and prevents what might be useless efforts.

With this viewpoint and realizing the credit union is a movement as well as a business, such a thing as failure is not possible and there is no reason for discouragement when we have a little tough going. The editor of The BRIDGE remarked at a dinner meeting one night that in the pioneer days of organizing the first few credit unions he had his dark, despairing moments and asked Mr. Filene, "What will we do if our infant credit unions fail?" The reply he received was characteristic of our great Credit Unionist: "We will take them apart and find out why they failed and start all over again."

This is the spirit that will keep the credit union movement going if everything else fails. To paraphrase Cervantes, the great Spanish writer: "The credit union that loses money, loses much; the credit union that loses its membership loses more; but the credit union that loses its courage loses all."

# A Trip to St. Paul

By JOHN DOUGH

FRANK E. HOFFMAN, the genial president of the City and County Employees Credit Union, was all smiles on the bright, crisp January morning I stopped in at the credit union office on the fourth floor of the fine new sixteen story City Hall and Court House in St. Paul. The annual meeting of the credit union had been held the day before and Mr. Hoffman, who has served on the board the past three years, had been elected to the presidency of the board.

"Do you know, John," said Mr. Hoffman, "it's an honor to be elected to the board of this organization. We are all proud of our credit union and the fine service it is rendering to the 1771 members."

"Just a moment, Mr. Hoffman," I said. "Tell me something about yourself first and then give me some information and statistics to prove that your organization is doing a good job."

He eyed me squarely. "I'm Frank to everyone around here—and inclined to be careful in what I say when a fellow 'Mister's' me."

"O. K., Frank—that's good credit union philosophy the world over," I replied.

"In 1915 I started working in the Department of Parks, Playgrounds and Public Buildings in the job now being done by George Feller, our Treasurer. In 1922 I transferred to Comptroller's office where I am now working as a departmental accountant. I was a charter member of our credit union holding pass book No. 41. It has been interesting to watch the growth of organization and to note the increasing confidence and understanding manifest in our group. This has been especially noticeable since we subscribed to 'BRIDGE' for all of our members—why, we can tell from our records, almost to a day, when 'BRIDGE' began going into the homes—it was just like taking our credit union out of an ox-cart and putting it into a high-powered car on a broad concrete open highway. I read 'BRIDGE' from cover to cover and I don't mind telling you that Tom Doig's column, 'What About It?' is the first thing I read. Incidentally, Tom Doig, together with Paul Karschnia, Treasurer of Great Northern Clerks Credit Union, were the boys who were instrumental in getting us organized.

"The next spurt in our growth came six months later when we announced that the credit union was going to carry the CUNA Mutual Society AA policy on

all personal loans with the cost borne by the credit union. By rendering this added service we believe we are safe-



• FRANK E. HOFFMAN

guarding the borrower, his family, the co-makers and the credit union. But, listen," he said, "the manner in which I'm telling you all this is a one-man outfit. It isn't that by any stretch of the imagination and I suggest you read over these reports made by our vice-president, H. M. Hackner, our treasurer, George Feller (incidentally they all call him '6%

George' around here), the Credit Committee and the Supervisory Committee to the annual meeting yesterday. After looking these over you better have a talk with George; he's the boy who has all the statistics you were talking about at the tips of his fingers." With that, he started for the door, but turned around—"Say, did I tell you they elected the Chief of Police, Clinton Hackett, to our board? He's a real credit union man—and look at the protection it gives us."

I looked over the reports, and I can only say I'm sorry we haven't room to copy them verbatim here, as they are so alive with the principles of right action. However, I can't resist presenting a few of the facts and figures which are so potent with the success of this credit union.

For example, in the vice-president's report it is pointed out that during 1937 assets increased from \$260,278.63 to \$365,364.84, an increase for which the Board of Directors give much credit to the fact that the BRIDGE is going into the homes of all members. The vice-president also reported a 6% dividend for the year, while the treasurer's report shows that the service of the credit union has resulted in a total savings to all members of \$82,500 which represents increased purchasing power for the members for the year 1937.

The Credit Committee reports that it has approved 2,331 loan applications during the year in the amount of \$516,329.73, while the Supervisory Committee

*(Continued on page 30)*







# Just Another Blumin' Column

By HENRY C. BLUM

Strange as it may seem, this department is again in a position to announce that it has just received another letter. Whoopie! By jimminy, that now makes a grand total of two. And unless some heed is given to the warning issued by the little lady back home, there is grave danger of such success going to my head. Incidentally, both letters received to date have come from Milwaukee, Wisconsin. It kinda looks as though the good burgo-masters up there in the Badger metropolis are the only ones who read this silly patter. With only one state heard from so far, sort of puts Alf Landon one up on me—he had friends in two states.

But I'm a-still hopin'. So come on, all you'se guys, and you'se gals, who, perchance, may read this. Let's hear from you. Let's put a bit of sparkle into all this serious minded talk on credit, finances, loans, etc. The humorous side—which, after all, is the human side—is there. What about that little incident that happened last week, last month, or even last year. SEND IT IN! Sharpen your pencil, fill your fountain pen, dust off the ol' typewriter and get busy. I don't mind how I get it. Really, folks, I'm not the least bit fussy.

But that letter I started to tell you about. Now where the devil is it? Ah, success! Hidden under a pile of old joke books. (Ed. Note: The word "old" is rather superfluous.)

\* \* \*

Four balls in a baseball game mean that the batter takes a walk. There are times, however, when only three balls, if prominently displayed, are sufficient reasons for also taking a walk—right on down the street.

\* \* \*

Mr. Daniel J. Boncher, a member of the credit committee of St. Elizabeth's Parish Credit Union, tells me that his father was a blacksmith. Interesting, yes, but scarcely sensational. I once knew a fellow whose father was a—oh, well, that's neither here nor there. Anyway, Mr. Boncher goes on to state that Mr. Matt (short for Matthew) Stemper, another member of that very same committee, was also the son of a village blacksmith. (The village part was our own idea. A bit of color here and there won't hurt—much.) By this time you no doubt realize that we're really getting

somewhere—or, do you? By golly, you've guessed it! The third and final member of this credit committee likewise heard his childhood lullabies to the tune of the anvil chorus.

\* \* \*

You know, this credit-unioddity of the believe-it-or-else variety really interests me. My father came pretty close to being a blacksmith himself. The first day on the job he was handed a shoe and told to put it on the horse's forefoot. Somewhat up that famous tree the equally famous village smithy stood under, he asked for the other three shoes.

And now, my friends, we must proceed.

\* \* \*

As a Broadway columnist would put it:

Flash! Flash! Mary Brown and Johnny Smith are reported as being that way about each other. They were seen going into their Credit Union office. Rumor says it was to get a loan—the reason, buying furniture.

\* \* \*

Once upon a time—and not so long ago—there was A credit union—now there are more than 7,000 of them. Can you imagine?—but of course you can.

\* \* \*

There is a bit of good, sound philosophy in the following sign recently observed in a Chinese laundry:

You want credit  
Me no give  
You get sore.  
You want credit  
Me give  
You no pay  
Me get sore;  
Better you get sore.

\* \* \*

One explanation for the present business recession is that too many people are off on a reducing diet. The word "off" may be quite appropriate.

\* \* \*

The boys in the foursome had no sympathy for the little woman who talked so much while playing a round of golf that even her tongue got sunburned.

\* \* \*

Miss Lotta Funn admits that all this talk about starting at the bottom and working your way up is great stuff—except when learning to swim.

## Greenbelt

(Continued from page 7)

Prior to October, 1937, when families started moving in, the government signed a lease with the Consumer Distribution Corporation, an organization created and endowed by Mr. Edward A. Filene, authorizing the Corporation to act as trustee for the future residents in the development and operation of all Greenbelt business enterprises. C.D.C. set up a subsidiary, Greenbelt Consumer Services, Inc., through which they have hired the necessary personnel, equipped, stocked, and put into operation the food store, drug store, barber shop, filling station and soon will open the theatre and general merchandise store. It is planned to turn the entire business over to the residents to own and operate as a cooperative as soon as all of the families have moved in and are ready to take it over. Already there is a substantial interest among the people in their proposed cooperative and an organizing committee has been elected to conduct an educational program and work with C.D.C. in the operation of the business. People buying from the stores, filling station or barber shop are given sales tickets which they save and upon which will be based their share in the profits of the business, which C.D.C. is holding in trust for them.

Community activities in Greenbelt are many and varied; in fact the people seem to have little time at home because of the numerous meetings and community responsibilities—not to mention spring gardening. Prominent among the local organizations is the credit union which was organized January, 1938 and already has made a fine showing with around 200 members and more than \$3,000 in assets. Needless to say, the loan demand is much greater than the credit union can handle but savings likewise are growing.

### Town Meeting

A citizens association meeting comes close to duplicating a New England town meeting with full and free discussion on every subject—no detail is too small to overlook. Then there is the Mother's Club—or we should say "clubs," one for mothers of pre-school children and another for mothers of school age children, the Boy and Girl Scouts, an active American Legion Post, numerous study groups made up of housewives, an athletic association for men and another for women, a bridge club and even a club for the "Merry Widows of Greenbelt."

Each Wednesday the residents receive their weekly newspaper—the Greenbelt Cooperator. This mimeographed publication is really and truly a community

paper and gives "all the news that's fit to print." It is published and distributed by Greenbeltians and recently was organized as a producers cooperative, each person who assists in its preparation participates in the profits according to the amount of time spent in work on the paper. It is a real asset to the town.

While there is no church building in Greenbelt, the town doesn't lack for religious services. The non-denominational Protestant Church and the Catholic Church services are held in the school social room and gymnasium each Sunday with special meetings in the homes. A full time pastor was selected by the Protestant Church members, after interviewing 6 or 8 applicants, who took over his new work the first of July—after his honeymoon. Catholic services are conducted by a priest from a nearby community.

#### Health Association

One other activity of special interest is the Greenbelt Health Association. For many months there wasn't a doctor living in the community. When families first started moving in the people began talking about getting a doctor into the town and also of the possibility of budgeting the costs of their medical care. So in true Greenbelt fashion, a committee was elected to see what could be done along this line. After careful investigation and much hard work, a plan was presented to the people and approved. Under the plan each family pays a \$5 entrance fee and \$2 monthly dues for which they receive the care of a family physician selected by the members. In other words, the doctor is paid to keep the people well. The plan has worked out to the satisfaction of both members and physician.

#### The Reaction

What do residents think of their new homes? Almost 100% the answer is that they're more than pleased—and why shouldn't they be with comfortable homes, plenty of room both inside and out, a nice environment, an opportunity to take part in community life, clean, efficient stores handling quality merchandise at chain store prices—stores which eventually they will own and operate, out of the city and away from noisy, dangerous traffic yet within 45 minutes by bus from their work, and LOW RENT. It's ideal! And because of this I've heard several say, "I certainly hope I won't get a raise in salary above the maximum Greenbelt limit because this is too swell a place to have to leave—I'm happier than I've ever been before."

Thus life in Greenbelt moves on at a lively pace—Greenbelt, the town of the future; Greenbelt, the model community.

## These Credit Union Small Change Banks are SAVINGS STIMULATORS



Envelopes made of durable Manilla rope stock, these little banks are offered to credit unions for the purpose of building up the share account. They are cheap enough so that your credit union can give them away to all members. If they prove popular, we plan to stock a permanent small change bank.

A free sample of the small change bank will be sent on request. Prices are below.

Price for bank carrying words "Compliments  
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**\$8.00 per thousand**

Additional cost for imprinting the name of your credit union \*

1,000.....	\$2.50
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5,000.....	6.25
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Order the small change bank, CUNA form No. 97 now

**CUNA SUPPLY COOPERATIVE**

RAIFFEISEN HOUSE

MADISON, WISCONSIN

## Land of the Blue-Green Water

(Continued from page 5)

the Colorado river that flows into Lake Mead, confined by Boulder Dam.

Little is known of the tribal customs of the Supais, so secluded do they live. No white man has yet learned the secret of their burial ritual, nor has he located the sacred grounds whence go the Supai dead.

Even the livestock bears the stamp of isolation. It is said that long ago a pair of horses were allowed to run wild in one of the adjacent canyons. Successive generations from this original pair, without the introduction of new blood, abetted by scant forage and lack of water, has resulted, according to reports, in a breed of miniature horses. The existence of such pigmy animals is being investigated by the National Park Service.

### Big Jim

Should you by chance journey to Havasupai Canyon, don't be surprised if, when you reach the agency, you're approached by a distinguished Indian wearing a stovepipe hat and a long-tailed coat with a couple of medals pinned to his chest. He won't tell you that he's George Washington or Napoleon. That's Big Jim Gwetva, the sub-chief. Big Jim's the Supai greeter—a sort of one-man Chamber of Commerce. He put the "lug" on a president and was decorated by a king.

When "Teddy" Roosevelt visited the Grand Canyon about 1912 to hunt mountain lions, Big Jim came out of the canyon to welcome the Big Chief. The President took a shine to Big Jim, and Big Jim took a shine too—he took a

shine to the President's tophat and long-tailed coat. When the President left, Jim was richer by one topper and one long-tailed coat. They're still his most prized possessions. He stores them away in a gunnysack until he comes to town. Then he dusts them off on the outskirts of the village, slips on the coat, clamps down the topper and in he rides.

King Albert of Belgium, when he arrived in the Park, recognized Jim as a "head man" and pinned some medals on Jim's coat, and there they hang today.

### The Village

The village of Havasupai is located six miles up Havasupai Canyon from the Colorado river, at a point where the canyon's floor is a quarter of a mile wide. Most of the tribe lives in or near the village. They use the pool at the base of a nearby falls for bathing. They also follow the old custom of resorting to sweat pits for purification purposes. An Indian sweat pit is the equivalent of a modern Turkish bath. Its operation is primitive, but it produces highly satisfactory results. It is very similar to the storage caves commonly seen on middle-western farms. A roaring bonfire is built outside the pit, and a pile of stones is heated to white-heat. These hot stones are carried into the pit and piled in the center in a heap. The Indians scheduled for purification divest themselves of clothing and enter the pit. They sit in a circle around the stones. The entrance is then sealed and buckets of water are poured over the hot stones, producing a dense steam. If it's a hangover or whatever the reason is that makes him torpid, the Indian comes out of the pit feeling swell. Then he tops it off with a stretch in the natural rays of sunshine—sans clothes, of course.

One of the most impressive sights that greets the traveler who ventures into the canyon, is two towering pillars of stone. To the uninformed, they are only spectacular and interesting rock formations. But they're more than that. They're Wigglee and Wiggl-I, Supai dieties that stand guard over the entrance to the canyon. They were put there by Supai gods to warn the Indians not to leave their sanctuary below the rim.

According to a Supai legend, Wigglee and Wiggl-I are the corpus delicti of a chief and his spouse that had itchy feet many centuries ago and decided to go places. The wife felt she was too shut in and put pressure on the chief to scale the walls and escape to the outer world. Everything went well until they were discovered and turned into pillars of stone by the god whose edict was violated. And there they stand today as a warning to all Supais not to stray from the home grounds because the grass in the other pasture may look greener. The tribe still heeds the warning—perhaps more figuratively than literally.

### The Trail

Two routes to the canyon are available. One is from Seligman, Arizona to the head of Hualpai trail and down that way. But if you're at Grand Canyon village and have an urge to visit the Supais, here's how to go about it: First, telephone the agent to find out if you'll have a place to sleep and something to eat. There are limited guest accommodations at the agency. Should he happen to have a cook at the time you happen along, the agent will probably put you up. If the agent gives you the come-along signal, then you order an Indian guide and a horse to meet you at the head of the trail.

### Tough Babies

If everything works according to schedule, you should find your guide and horse waiting for you at Hilltop. When you see the mount, you may want to walk down and carry the horse. But don't waste sympathy. They're tough little rascals and can take it. Then eleven miles in intimate contact with the saddle—so intimate that the last five miles or so feel like riding a steam boiler under full pressure. In spite of your ideas to the contrary, you will eventually arrive on the floor of the canyon, where the hardships of the trip are promptly forgotten. It is one of the most picturesque sections of a region noted for its color and configuration.

With a good dinner tucked away and a night's rest, you'll be ready to explore this intriguing canyon. You'll want to climb the cliffs over which the falls roar. It's tough going, but worth it, and you'll have the satisfaction that comes with doing the unusual.



• "I can't figure it out, I was pulling 'em when we went in the tunnel!"



## Why Make a Will?

(Continued from page 14)

Many times a person's savings will be entirely in life insurance. Then the insurance will be written so that it is a will and trust fund combined. It will not be quite so necessary to appoint a trust company to settle your estate. Your policies will say when and how and to whom the money is to be paid.

Incidentally, the question often is asked, "What is the difference between an executor and an administrator?" It is just that an executor is appointed by the will and an administrator is appointed by the court to administer the estate if there is no will, or is appointed by the court if the executor named in the will fails to act.

Regarding wills for single people, it is well to know that a woman's will is revoked upon marriage, and a single man's is revoked to the extent of allowing the wife and children those rights as given them by the state in case the husband and father dies intestate.

Of course if a person of property dies intestate and no heirs can be found, then the property goes to the state.

Not many people like to discuss such

things as making wills or buying lots in the cemetery. The subject is just a trifle distasteful. "Oh, I won't die for years," they laugh. No doubt they're right. No one wants to be a crepe hanger. But when the time comes, those are the things you'll wish you'd taken care of a long long time ago.

## Fit For Work

(Continued from page 12)

likely, also, to chafe the wearer. Triple-seaming insures catching of raw edges, locking them fast in the center of the seam.

At points of strain, "bar tacking" or "thread riveting" is a feature to watch for. This means that strong thread is stitched cross-wise of the regular seams at points especially vulnerable to "pull."

In a well-made overall, the bib and pants are sewn together first and the waist band stitched on as a second operation, to cover this joining seam. As the waistband wears or is torn, the bib remains securely fastened to the pants. Such construction is not followed in inferior garments. These two steps are done in one operation to save time and labor.

Buttons, snap and slide fasteners, buckles, suspender slides and loops should be examined. Slides should always be provided on suspenders to make them adjustable and to dispose of dangling suspender ends if adjustments are made.

The loops which engage the buttons that fasten the suspenders to the bib should be flat, preferably, and stamped from sheet steel. Wire loops, used on inferior garments, bend out of shape in use. Some have sharp prongs for suspender adjustment. Dangling suspender ends, wire loops, sharp prongs not only are unsightly but dangerous hazards to the wearer.

All metal auxiliary trimmings should be rust-proofed, and free from rough edges. Buckles, suspender slides and loops should not slip out of place nor bend under strain. Metal buttons should be riveted in place to prevent them from coming loose or twisting off.

Summing it up, the wise buyer of utility clothing can find many signposts pointing the way to quality and comfort. The type of fabric, the type of garment, tailored fit, careful construction details and quality hardware all combine to give the utmost in service and satisfaction for dollar expended.

Loan Protection meets the test from every angle.

**Over \$10,000 paid out in claims each month by the Credit Unions' own Legal Reserve Life Insurance Company.**  
(No assessments)

Covering Total and Permanent Disability as well as death.



CUNA MUTUAL SOCIETY, RAIFFEISEN HOUSE, MADISON, WISCONSIN

## A Trip to St. Paul

(Continued from page 25)

tee congratulates the board and officers of the credit union on their efficient management. What could be sweeter than those reports? After looking them over I had a talk with George Feller.

In trying to talk with George I discovered how large the City and County Employees Credit Union is. 1,771 members is a big family and there are many problems to talk over with the treasurer and it all takes time, but I learned a great deal about the manner in which such a large credit union functions—but not until lunch time came and we got away from the office.

This credit union has excellent modern equipment to handle its large volume. The records are all kept on a National Cash Register Bookkeeping Machine. Last year a total of 10,000 checks were issued which was too much for the right arms—so now we find a \$1,750 National Check Writer signing all checks—and to top it off you will notice that this complete equipment is carried on the financial statement at \$1.00. The checks were issued which was too much Founder Edward A. Filene, on it, which is just another way this credit union is using to educate its membership to appreciate the work done by Mr. Filene in sponsoring the credit union movement.

What a credit to the ability of the average man to help himself and what a challenge such an organization is to all of us, I thought, as I left George Feller.

## Credit Union Editorial

(Continued from page 13)

stand that two and two make four, co-operatively and otherwise; he must have the drive and the will to succeed.

So a credit union will not operate successfully under its own steam. Those organizing it must appreciate that it is a hard job to make a credit union work and must be willing to make the sacrifice of time and effort necessary to make it work. It's a long journey, building a successful cooperative, a Marathon run, not a hundred yard dash. Further the credit union should be organized within some well defined group (the members of a pre-existing consumer cooperative will do) and the members of the group must need the service the credit union is geared to render.

One final admonition; the members of a consumer cooperative on organizing a credit union should not impose on the management of the store the management of the credit union; they are separate enterprises, both difficult of successful consummation. The time has

come when we should think of ourselves as consumers and realize that every dollar lost through usurious credit rates or over-installment charges is a consumptive dollar lost. Let's be serious about this business of getting the most out of what we earn and realize that a man who earns twenty-five dollars a week is financially better off if he gets a dollar's worth of purchasing power out of each dollar he earns than if, with a thirty dollar weekly income, he wastes a quarter of it because he does not appreciate how to avoid waste in its use.

## Raiffeisen House Film Available for Chapters

We have available on application for chapter use a film showing Raiffeisen House in action. This film was made by the Division of Visual Extension of the University of Wisconsin and was first exhibited at the Fourth Annual meeting of the National Board of Directors at Madison on April 9. Its exhibition takes about twelve minutes and shows various activities of the National Association, the CUNA Supply Cooperative, the CUNA Mutual Society, the Bridge, etc. It introduces to chapter members the CUNA personnel and, exhibited at a Chapter meeting, would supply an excellent idea of the way and manner in which the National Association and our affiliates function. This film is of particular value as indicating what the proposed Filene Memorial Building will

house when completed, the rapidly increasing activities of the 44 States Leagues affiliated in CUNA. To be shown properly it requires a 16 millimeter projector and we shall be glad to send the film to any Chapter interested for exhibition purposes. If your Chapter is interested please write to Ralph Christie, Credit Union National Association, Madison, Wisconsin.

## Vision

(Without vision the people will perish—likewise the Credit Unions)

To sit in a little credit union office each day is to have one's imagination stirred to a point of realization that time and space are only relative. The oil worker filling out a loan application might be a bent peasant in the little office of Frederick Raiffeisen in Flammersfeld, Germany, back in 1848. This same drama is being enacted in 7,100 credit unions over this broad country of ours. The loan applicant or the investor in a share of stock may be an oil worker in Southern California, a girl hosiery worker in Chattanooga, Tennessee, a fair haired Swede dairy farmer in Wisconsin, a meat packer in Chicago, a railroad fireman in Pittsburgh, a school-teacher in Boston, a departmental clerk in Washington, D. C., a city employee of New York or a postal clerk in Portland, Oregon. Employees organized everywhere in a sane, business like way to humanize credit and dollars.



"Cancel that Order"

# A LETTER

from CLAUDE E. CLARKE



## FELLOW CREDIT UNION MEMBERS:

Edward A. Filene is universally recognized as the founder of the Credit Union movement in America. He died in Paris in September of last year after having worked unceasingly for more than a quarter of a century in the interests of our movement, during which period he gave lavishly of his time and ability as well as a million dollars of his substance that Credit Unions might be organized to perform their very useful service for the citizens of our country.

During his life time Credit Union groups on many occasions sought to express to him their honor and sincere appreciation for what he had done.

Since his death there has been a growing feeling on the part of Credit Union people that something should be done to erect a suitable memorial. The National Board of Directors of CUNA (seventy-six National Directors from forty-four states, the Hawaiian Islands and Nova Scotia) took action to this and it was voted unanimously to build such a permanent memorial to Mr. Filene, a beautiful and adequate building to house permanently the increasing activities of the Credit Union National Association and its affiliates.

In the June issue of the BRIDGE, I discussed the present need for such a building and its value to our movement.

In the meantime, our Filene Memorial Fund Committee has met and discussed plans for going forward with this enterprise.

A national cooperating committee, composed of a representative of each state, is in process of being selected. This committee will coordinate our activities throughout the country. The state representative as chairman of a committee in his area will assume the leadership in setting up effective committees in the various chapters.

So far as can be ascertained, the sentiment of those who understand the plan is very favorable to it. It was my privilege to address the annual meeting of the Ohio League on this subject. Much interest was shown in the plan and everyone seemed glad that we were going ahead with the project.

Furthermore, some groups are going ahead with plans to raise some money. The fifty-three credit unions of Madison, Wisconsin have undertaken the task of raising \$20,000 with which to purchase an adequate site for the building. Some of us have had the pleasure of observing how the Madison Chapter does things and we know they will succeed, thereby setting a fine example for the other chapters.

In the near future, everyone of the two million Credit Union members will have an opportunity to have a share in this memorial. It is planned that one of the outstanding features of the memorial building will be the Hall of Donors, on the wall of which will be permanently inscribed the name of every Credit Union member who contributes at least a dollar and of every Credit Union which contributes at least \$25.00. If a Credit Union desires to make a special gift for the purpose of a memorial, that can be done.

It is our hope that, consistent with what we are sure would have been Mr. Filene's wish, this building may be built by the gifts of hundreds of thousands of small contributions. In this way it will truly be the handiwork of that vast multitude of people who make up our movement and who wish to insure its future success and usefulness.

We shall seek to build a memorial worthy of our founder and of the movement of which the building will be the home.

*Claude Clarke*

CLAUDE E. CLARKE, President  
National Filene Memorial Building Committee.





Courtesy The Enka Voice

*Comin' thru the Rye*